WELCOME AND OPENING REMARKS

NDPERS Payroll Conference 2005 Kathy Allen

PERS Update

NDPERS Payroll Conference 2005 Sparb Collins

Welcome

- Your help is how we succeed
- Your efforts are appreciated by all of us here at PERS
- Our thanks to each of you for all you do

Much has been done (2003-2005)

Retirement

- Over 600 new retirees
- Approximately 4000 new enrollments
- About 400 transfers
- New employer groups
- Health
 - Over 2500 new enrollments
 - Over 1000 new retirees

Much has been done (2003-2005)

- Flex
 - Approximately 40000 claims processed
 - Successful open enrollment
- Deferred Com
 - Over 2500 participant agreements processed
 - New Companion Plan Provider
- New communication method

What's new

- Legislative
 - New legislation
- Health plan
 - Plan design changes
 - New providers
 - Medicare Rx
- Life Plan
 - Plan design
 - New Carrier

Legislative – HB 1069-Passed

- Returning Veterans
- Updates federal compliance provisions of Highway Patrolmen's Retirement Plan and Hybrid Plan;
- Eliminates the 5-year term certain option and adds a 20-year term certain option
- Partial lump sum option

- Changes the eligibility requirement for the Law Enforcement Retirement Plan from 20 hours to 32 hours
- Allows employees who change from permanent to temporary employee status to continue to participate in the Defined Contribution Plan
- To accept and expend funds from sources other than premiums.

Legislative – HB 1070- Passed

- Changes the definition of final average salary under the Highway Patrolmen's Retirement Plan from the highest 36 consecutive months to the highest 36 months
- Changes the definition of final average salary under the Hybrid Plan from highest 36 months in the last 120 months of employment to the highest 36 months in the last 180 months of employment, effective for retirements on and after July 1, 2009;

 Allows the board to provide for a one-time post-retirement payment equal to 50% of the member's currently monthly benefit payment amount payable in January of either 2006 or 2007, if the trust fund's total annualized return on investments is at least 11.20% for the fiscal year ending June of 2005 or 2006, applicable to both the Hybrid Plan and the Highway Patrolmen's Retirement System. This is a potential onetime payment in the biennium.

Legislative – HB 1071- Defeated

- To negotiate with bidders on competitive bids after the submission of proposals
- To self-administer should it decide to self-fund its health benefits
- To establish its own independent health provider network, limited to PERS use only

Legislative – HB 1072 - Defeated

- Increases the required monthly contribution to the Retiree Health Benefit Fund from 1.00% of monthly salary to 1.45% of monthly salary; and
- Increases the monthly retiree health credit from \$4.50 per year of credited service to \$5.00 per year of credited service.

Legislative – HB 1073 - Passed

 Increases the monthly benefit for the OASIS retirement plan by \$26.66 per month.

Legislative - SB 2215 - Defeated

 Allowed participation in PERS from private sector individuals and companies

Legislative – SB 2233 - Defeated

Diabetes coverage

 20 cents per contract per month or about \$85,000 more per biennium

Legislative – HB 1266 - Passed

 Allows a retiree who has met the normal retirement date and who is returning to work with a different employer then who they left when retiring to waive future participation in the PERS plan upon reemployment

Legislative – HB 1403 - Defeated

- Allowed retirees to use the health credit for health coverage other then PERS
- Would have required an increase in contributions of .12% or about \$1,200,000 for a biennium

Legislative – SB 2264 - Defeated

- Would allow overtime for employees of the Mill and Elevator to be counted toward retirement
- Additional cost of .04 for all employers or about 4% more for the Mill

Legislative – HB 1381- Defeated

- Cover outpatient Rx for contraceptives and infertility treatment
- Additional cost would be \$4.50 per month per contract or about \$2 million for biennium

Legislative – SB 2153 - Defeated

 Would have allowed political subdivision retirees who are not participating in their employer sponsored retirement plan to join the health plan

Legislative – SB 2169 - Defeated

Colorectal cancer screenings

 \$3.60 more per contract per month or about \$1.6 million for the biennium

Legislative – HB 1015 - Passed

SECTION 28. LEGISLATIVE COUNCIL – STATE EMPLOYEE COMPENSATION STUDY.

The legislative council shall study, during the 2005-06 interim, issues related to state employee compensation. The legislative council shall report its findings and recommendations, together with any legislation required to implement the recommendations, to the sixtieth legislative assembly. The study must include the following issues, which do not limit the scope of the legislative council's study of the state employee compensation system:

1. Total state employee compensation, including wages and salaries, annual leave, pay grades, classification, disaster or emergency services volunteers' leave, employee assistance program benefits, family and medical leave, funeral leave, holidays, hours of work, jury and witness leave, leave without pay, the merit system, military leave, overtime compensation, retirement benefits, health insurance benefits, severance pay, sick leave, benefits for temporary employees, time off to vote, and veterans' preferences.

2. The human resources system, including the development and determination of pay grades, classifications, and the relevance and appropriateness of utilizing information from the central states compensation association and job service North Dakota, as opposed to intrastate private sector employers in determining appropriate compensation levels and job classifications.

- 3. Retirement benefits.
- 4. Health insurance benefits, including the availability of health savings accounts, self-insurance, healthy lifestyle incentives, and the appropriateness of current health insurance benefits.

2007 Session

- Bills relating to PERS will need to be filed by April of 2006
- PERS will begin its planning process by fall
- What are your ideas
 - Retirement
 - Health
 - Flex
 - etc

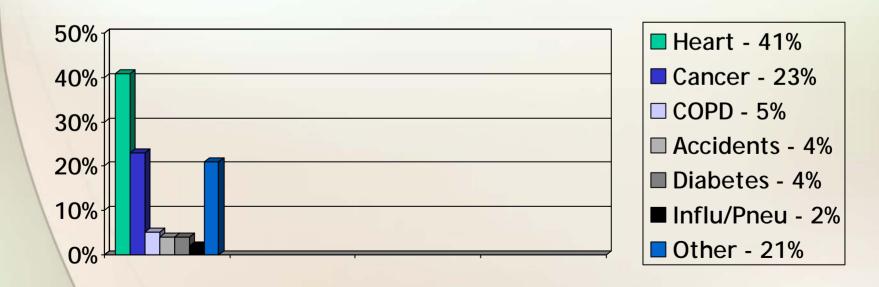
NDPERS Wellness Programs

NDPERS Payroll Conference 2005

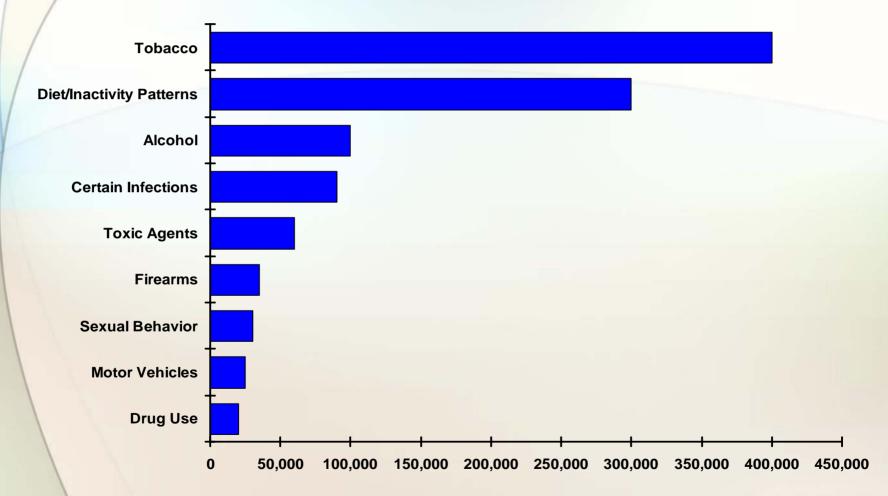
Deb Knudsen

Why Wellness?

•80% of our health care dollars are spent for 20% of our members. In North Dakota, the leading causes of death are:



1990 Real Causes of Death in US



Source: (1993). McGinnis, J. M. and Foege, W. H., Actual Causes of Death in the US. JAMA, 270 (18) 2207-2212.

Conclusions drawn

- If we can help the 80% of our employees who are now relatively healthy, then we can reduce our future costs.
- The way to help our employees is to address the real causes of death:
 - Tobacco use
 - Inactivity
 - Diet
 - Alcohol abuse

North Dakota Century Code Direction

• 54-52.1-14. Wellness Program. The board shall develop an employer based wellness program. The program must encourage employers to adopt a boarddeveloped wellness program by either charging extra health insurance premium to nonparticipating employers or reducing premium for participating employers.

NDPERS Board Direction

- At its June 2004 meeting the NDPERS Board decided:
 - That premiums will be 1% higher and employers having a qualified program will have this cost eliminated.
 - NDPERS will develop a decentralized worksite wellness program because the plan's characteristics show a large diversity in our employers/employees and indicates that a one size fits all program may not be applicable to all our members.
 - PERS is composed of many employers with some having over 1000 employees and some having only one.
 - The characteristics of the workforce of our participating employers vary.
 - Our employers are located throughout the state and are from all types of governmental units.

NDPERS Board Direction

- Program development will recognize that many employers are already struggling with many requirements.
- Implementation will be phased in over time allowing employers every opportunity to succeed
- NDPERS will provide default programs agencies can use such as:
 - 5-a-day program
 - Walking Works
- NDPERS will continue to provide support to employers through the group insurance programs wellness grant program

NDPERS Board Direction

- Each employer needs to appoint a wellness coordinator or coordinators
- Each coordinator will attend a NDPERS sponsored wellness training in Fall/Winter 2005
- Each employer group will annually develop and submit wellness programming activities for their worksite

NDPERS Board Direction Cont'd

- At this point NDPERS is not asking for a formal wellness planning process, but instead is implementing wellness programming.
- NDPERS will review with several pilot agencies the level of effort and applicability of a formal wellness planning process and review it with all of you in future years.

Participation Goal

- The NDPERS Board's goal is to have 100% participation amongst employer groups on the health plan
- 1% premium reduction is a monetary incentive, in addition to healthier employees/worksite settings

Implementation Phase I Employer Commitment

- Time frame 2 6 months
 - Letter explaining program and requesting appointment of wellness coordinator sent to top management of each participating employer (4/05)
 - Letter informing payroll/personnel contacts of the program and of letter to top management (4/05)
 - Notification of discount sent to employer groups (6/05)
 - Discounted rates implemented effective 7/1/05

Implementation Phase II Wellness Training and Program Development NDPERS will sponsor a wellness training forum

- NDPERS will sponsor a wellness training forum in fall 2005
- Wellness coordinators will be invited to participate
- NDPERS offer model programming
- Wellness coordinators will submit proposed wellness programming ideas to NDPERS by winter of 2005/2006.

Implementation Phase III Program Approval & Implementation

- NDPERS will review all proposed wellness plans submitted
- Employers who do not have an approved plan or who decide not to participate, will be given time to make changes or submit a plan
- NDPERS will provide notification of approval/discounts given for second year

Additional Wellness Initiatives

NDPERS is also conducting a pilot program in conjunction with the UND Family Practice center that will be employee based. The goal of this program will be to gauge whether it is beneficial in the long run to perform interventions using wellness coaches, health risk appraisals and incentives.

Additional Wellness Initiatives

 In addition, the NDPERS Board is implementing a disease management component to the health plan. The addition of this program is to address chronic health problems and to assist individuals in managing their chronic diseases, etc.

Discussion

- Comments on program implementation phases
- Comments on implementation timeframes
- Comments on employee based program
- Comments on Disease Management

Application for Benefits

Application for Retirement,
Disability, and Surviving Spouse
benefits must be received by the
NDPERS office a minimum of 31 days
prior to distribution of first benefit
payment

Wellness Benefit Program

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Kathy Allen

WELLNESS BENEFIT PROGRAM

Established in 1994

- Available to all state agencies and participating political subdivisions in the State's health plan
- Provides monetary assistance to employers that initiate and conduct on-site wellness programs

GOALS:

- Directly fund wellness and health promotion efforts that will have a positive financial impact on health plan expenditures.
- Encourage work site promotion and increase awareness of lifestyle and wellness programs by our participating employers.
- Provide a resource of programs that can be referenced and implemented by others.

PROGRAM FUNDING

- \$100% of the first \$500, or actual cost, whichever is less, plus
- 75% of the cost exceeding this amount to a maximum benefit of \$1,000
- Are eligible for funding to conduct one onsite program each fiscal year.

APPLICATION PROCESS

- Employer Initiated Program Work site develops own program and submits application to NDPERS for consideration.
- PERS Sponsored Program PERS develops a specific program and makes it available to eligible employers.

APPLICATION PROCESS

- Must complete and submit an application to NDPERS.
- Send your request to NDPERS at ndpers@state.nd.us
- Reviewed by Wellness Benefit Committee
 - BCBS
 - State Health Department
 - NDPERS
- Will be notified of Committee's decision within 60 days.

REIMBURSEMENT

- Two options:
 - Reimburse vendor direct
 - Provide an itemized invoice
 - Reimburse the employer
 - Provide an itemized invoice
 - Copy of cancelled check
- Submit to NDPERS

Reimbursement is made by BCBSND



5 A DAY CHALLENGE

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WHAT IS IT?

- PERS sponsored program developed as a partnership among:
 - ND Department of Health
 - NDSU Extension Service
 - Governor's Healthy North Dakota Initiative
 - NDPERS

HOW DOES IT WORK?

- Motivates participants to change eating habits
- 4 week program that challenges employees to include more fruits and vegetables in their daily diet
- Provides tools to make achieving this goal quick and easy

WHAT'S INCLUDED?

- Two on-site educational sessions by a public health nutritionist or extension professional
- Presentation of fresh & tasty food samples
- 5 A Day kit
- Web site with tips and strategies to assist site coordinators

Program Funding

 \$100% of the first \$500, or actual cost, whichever is less, plus

 75% of the cost exceeding this amount to a maximum benefit of \$1,000

 Are eligible for funding to conduct one on-site program each fiscal vear.

APPLICATION PROCESS

 Request by e-mail at <u>ndpers@state.nd.us</u>



Blue Cross Blue Shield Programs

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Onalee Sellheim - Blue Cross Blue
Shield ND

Member Education Programs

Walking Works

Taking Care of Yourself

Resistance Band Training

BCBSND Member Education Team

- Judy Swanson Fargo Office (701-282-1040)
- Milissa Van Eps Grand Forks Office (701-795-5360)
- Heather Fried Bismarck Office (701-255-5567)

Prenatal Plus Program

- Enrollee receives information packet
 - Pregnancy & prenatal care information
 - Includes free supplies
- Copayment is waived for prenatal vitamins
- Deductible is waived for delivery services
- Receive a <u>Take Care of Your Child</u> book

Case Management

- Strives to improve a member's quality of life AND maintain cost-effectiveness on a case-by-case basis
- Assistance with discharge planning and coordinating resources
- Requests for services which are not typically covered under the insurance plan

Smoking Cessation Program

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BACKGROUND

- 2003 Legislature provided \$250,000 to Health Department to fund smoking cessation programs for state employees.
- NDPERS partnered with Heath Department and BCBSND to develop program.
- Program launched in August 2004.

BENEFITS

Counseling program - \$200 per member

 Physician's office visit - 75% of member paid amount, not to exceed \$50.00

- Drugs limited to \$500 total
 - Prescription reimbursed at 75%
 - OTC nicotine replacement reimbursed at 75%

PROMOTION

- In December, 2004 enhanced the benefit schedule:
 - 100%) of the cost of the program (Counseling, Physician office visit and Prescription Drugs)
 - Maximum benefit of \$700 for each member
 - Must enroll by the end of April, 2005.
 - In conjunction with St. Alexius, conducted cessation orientation at the Capitol on January 25 and 26.

PROGRAM PARTICIPATION

To Date:

- 117 individuals have completed the program
- \$26,079 has been reimbursed to cover counseling, office visits, and Rx and over the counter medications.

PROGRAM FUTURE

 Health Department was approved funding in the amount of \$250,000 to continue tobacco prevention activities for state employees for the 2005-07 biennium.

PROGRAM FUTURE

- Board approved PERS continued participation in this project.
- Will again partner BCBS and the Health Department
- Will develop a grant proposal for the Health Department to offer a smoking cessation program for state employees for 2005-07.



Application for Benefits

Application for Retirement, Disability, and Surviving Spouse benefits must be received by the NDPERS office a minimum of 31 days prior to distribution of first benefit payment

Updates – Purchase of Eligible Service Credit

NDPERS Payroll Conference 2005
Rebecca Fricke

Purchase Updates

- Pre-Tax Payroll Deductions
- Sick Leave Conversions & Using Eligible Funds
- USERRA Covered Service

- Allows employee purchase of eligible service through a pre-tax payroll deduction
- Prior to implementation, deductions towards purchase were only on an after-tax basis
- Implemented May 1, 2004

- Automatic option for all state agencies
- Employer agreement required by IRS for political subdivisions to offer to their employees
- Original notice & agreement mailed March 2004

- Agreement can be completed at any time
- Available under Program
 Administration option of PERS
 website
- Submit to PERS
- Record will be updated to reflect election to offer program

IRS Requirements for Employee:

- Irrevocable
- Exact period of time
- Exact dollar amount
- Amount can not be changed
- Only exceptions termination, disability, retirement or death

IRS Requirements for Employee:

- Supplemental after-tax payments not permitted
- Deductions can not apply to retiree health credit (RHC) portion
- Lump sum payment for RHC required prior to first pre-tax payroll deduction

- Irrevocable Salary Reduction
 Agreement for Purchase of Service
 Credit SFN 54004 required
- Details provisions of option
- Signed by employee & PERS Director

- Employer receives copy to implement pre-tax payroll deduction
- Do not set-up a pre-tax deduction until you receive completed form from PERS

- Calculation
- Timeframe for Payment
- Payment Options
- Upcoming Change to Allow More Time for Rollover/Transfer

Calculation:

- Total Hours at termination divided by 173.3 = # of months to convert (rounded up)
- FAS (at termination) X Full
 Contribution Rate X # of months =
 Cost

Timeframe For Payment:

- Final verification done as of date of termination
- If paying as after-tax, current rules allow estimated cost payment up to 6 months prior to termination
- Overpayment/underpayment required if final cost differs from estimate

Timeframe for Payment (cont'd):

- Most individuals wait until termination to pay final cost
- Permitted 60 days from termination date to pay
- For retirees, in order to not delay 1st check, must pay by 15th of month following termination

Payment Options:

- Same options as eligible purchases except pre-tax payroll deduction
- Rollovers/transfers from eligible funds permitted
- Due to limited timeframe to accomplish, no one has utilized rollover/transfer option to pay

Upcoming Change:

- To be implemented with ND Administrative Rule Promulgation later this year
- PERSonnel Updates will notify employers of change and implementation
- Modify retirement application to indicate method of payment
- If personal payment to be made, current procedure & timeframe still apply

Upcoming Change (cont'd):

- If rollover/transfer of eligible fund selected, procedure & timeframe will change
- Process will begin 60 days prior to termination
- PERS staff will verify with employer the estimated sick leave & final salary amounts

Upcoming Change (cont'd):

- PERS staff will calculate FAS and sick leave based on information
- Information sent to member
- If rollover/transfer, additional agreement form will be required

Upcoming Change (cont'd):

- Agreement form specifies:
 - pay retiree health credit portion as personal check
 - all payment received within necessary timeframe
 - funds will be deposited in member account
 - final calculation for cost of sick leave & FAS will be done as of date of termination

Upcoming Change (cont'd):

 if final number of hours available is less than anticipated 60 days prior to termination, then ONLY the number of hours available will be added to member account since funds for overpayment can not be returned to rollover/transfer company

Upcoming Change (cont'd):

 if an underpayment has resulted, they will be required to make additional personal check payment for full cost

- Uniformed Services Employment & Re-employment Rights Act
- Referred to as "USERRA"
- Requires interruption of covered employment

- New sections of NDCC added to change administration of USERRA service for PERS retirement plans
- Found under NDCC 39-03.1-10.3; 54-52-17.14; & 54-52.6-09.4
- Effective July 1, 2005

- Employer will be responsible for paying any portion or all of employee contribution if employer would have paid it had the reservist not been activated
- Retroactive to October 1, 1994
- Applies to "members" meaning active, deferred & retired members

- Requires reservist make application to employer
- Requires reservist submit a copy of DD214
- Requires employer to refund to employee any payments made to PERS that are not in following with provision

Implementation:

- Contributions have not been submitted to PERS by reservist
- Contributions have been submitted to PERS by reservist

Reservist has NOT submitted payment:

- Purchase Agreement for USERRA Covered Military Active Duty SFN 17758 required
- Revised version of form available on website July 1, 2005
- Reservist & employer must complete

Reservist has NOT submitted payment (cont'd):

- Cost will be calculated and appropriate party will be billed
- Current procedures for billing to employer in NDAC rules will be followed
 - Defined Benefit
 - Defined Contribution

Reservist has submitted payment:

- New form created to assist process
- Verification of Employee
 Contributions Towards USERRA
 Active Military Duty SFN 54361
- Available on website July 1, 2005
- Reservist & employer must complete
- Submit to PERS

Reservist has submitted payment (cont'd):

- PERS will verify eligibility for employer to pay all or any portion of employee contribution
- PERS will verify amount of payments made by reservist for service
- PERS will complete last section of form and return copies to reservist & employer

Reservist has submitted payment (cont'd):

- If additional employee contributions are required that should now be paid by employer, employer will be billed
- Employer is required to refund money paid by reservist to reservist if provisions of law change apply

Defined Benefit Plan Changes

NDPERS Payroll Conference 2005
Sharmain Dschaak

Retirement Benefit Option

- Effective 8/1/2005
- New 20 Year Term Certain
 - Reduced benefit
 - Provides a beneficiary payment within
 20 year of member's retirement
- 5 Year Term Certain Eliminated

Retirement Benefit Example

Assumptions: Member is Age 60 with a Spouse Age 56

Rule of 85 Applies

Basic Retirement Benefit Calculation:

\$2,351 (FAS) x 2.00% x 25 Years =

\$1,175.50

Single Life Benefit =\$1,175.50

50% Joint & Survivor Benefit = \$1,097.68 Spouse Benefit = \$548.84

100% Joint & Survivor Benefit = \$1,029.62 Spouse Benefit = \$1,029.62

10 Yr Term Certain = \$1,146.64 Beneficiary Benefit (If any) = \$1,146.46

20 Yr Term Certain = \$1,076.75 Beneficiary Benefit (If any) = \$1,076.75

Partial Lump Sum Option

- Effective 8/1/2005
 - Referred to as PLSO
- Only for retiring members at or past Normal Retirement
 - Rule of 85/Age 65 (MainSystem/Judges)
 - Rule of 85/Age 55 (Law Enforcement)
 - Age 55 (National Guard)
 - Rule of 80/Age 55 (Highway Patrol)
- Excludes Early & Disability Retirees and Surviving Spouses

PLSO Continued

- Payment equal to 12 months of Single Life/Normal benefit
- Permanently reduces ongoing benefit
 - Approximately 10%
- May still elect alternate benefit option
 - Joint & Survivor
 - Term Certain
 - Level Social Security option excluded
- Once in a life time election
 - Made at initial application for retirement benefits

PLSO Cont.

- Eligible to rollover to an IRA or other qualified plan
- If not rolled over:
 - Taxed as ordinary income
 - Subject to automatic 20% withholding
 - Subject to an additional 10% penalty for early withdrawal, if under age 59½

Retirement Benefit Example

Assumptions: Member is Age 60 with a Spouse Age 56

Rule of 85 Applies

Basic Retirement Benefit Calculation:

\$2,351 (FAS) x 2.00% x 25 Years =

\$1,175.50

PLSO = \$14,106.00

Single Life Benefit =\$942.75

50% Joint & Survivor Benefit = \$880.34 Spouse Benefit = \$440.17

100% Joint & Survivor Benefit = \$825.75 Spouse Benefit = \$825.75

10 Yr Term Certain = \$918.40 Beneficiary Benefit (If any) = \$918.40

20 Yr Term Certain = \$863.56 Beneficiary Benefit (If any) = \$863.56

Law Enforcement Retirement Plan

- 2003 Legislation authorized a new optional retirement plan for Law Enforcement may be adopted by Political Subdivisions (Counties/Cities)
- 2005 Legislation changed the Mandatory participation requirements
 - 20 hours a week to 32 hours
 - Applies to new hires 8/1/2005 & thereafter
 - Current employees "grandfathered" under current laws (20 hours)

Law Enforcement Cont.

Upon a group's initial enrollment in the Law Enforcement Plan, correctional officers not certified by the Dept of Corrections will remain in the Defined Benefit plan or current employer sponsored plan until certified

Law Enforcement Cont.

- Once certified, the correctional officer will be given 30 days to either join or waive participation in the Law Enforcement plan
- If no election, the correctional officer will remain a member of the Defined Benefit or employer sponsored retirement plan

Law Enforcement Cont.

 All correctional officers hired after the date the plan is adopted, upon certification, must be enrolled in the Law Enforcement plan

Return to Work Provisions

- Impacts employees who:
 - Retired at or after their full retirement age
 - Accepted a retirement benefit
 - Reemployed with a different participating employer group:

Past Employer to New Employer

State Political Subdivision

Political Subdivision State

Political Subdivision Political Subdivision

Return to Work Provisions

 State agencies (Higher Education included) are considered one employer group and any employee retiring with one state agency and becoming reemployed with another would not be eligible

Return to Work Provisions Cont

- Employee may elect to permanently waive future participation in the retirement and retiree health credit plans and maintain retirement status
- Election form only available by contacting NDPERS

Social Security Protection Act of 2004 (SSPA)

 Requires state/local government employers to disclose the effect of the Windfall Elimination Provision (WEP) and Government Pension Offset Provision (GPO) to employees hired on or after January 1, 2005 in jobs not covered by Social Security

SSPA Cont.

- Employees must sign a statement that they are aware of a possible reduction in their future Social Security benefit entitlement
 - Signed by the employee BEFORE beginning employment and a copy provided to the NDPERS

SSPA Cont.

- Form SSA-1945, "Statement Concerning Your Employment in a Job Not Covered by Social Security"
 - This form along with instructions for its use can be obtained at

www.socialsecurity.gov/form1945

Or on NDPERS website under Program Administration, Social Security Protection Act of 2004

ON-LINE SERVICES

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Sharmain Dschaak
Ron Gilliam

Scope of Services

- Members have access to
 - Retirement Benefit Estimates
 - Disability Benefit Estimates
 - Member Account Balance
 - Current Annual Statement
 - Annual Statement is a picture of the actual fiscal year's mailing
 - Two year retention
- Demographics are retrieved from actual NDPERS account

Registration

- One-Time Process
- Must have a North Dakota Logon ID
- Register at <u>www.discovernd.com/ndpers</u>

Who Can't Access Account

- Individuals with only group insurance
- Individuals with another employersponsored plan
 - Teacher's Fund for Retirement
 - TIAA-CREF
- Individuals with incorrect addresses
- Individuals with dual retirement accounts
 - Judges
 - Highway Patrol
- Individuals newly hired (until first contribution is received)

457 Deferred Compensation Plan

NDPERS Payroll Conference 2005 Diane Heck

ROLLOVER/TRANSFER FORM

- Request For Transfer SFN 50177 form renamed "Rollover/Transfer to 457 Deferred Compensation Plan" form.
- Used to transfer deferred compensation account from one PERS 457 Provider Company to another PERS 457 Provider.
- Allows employee to rollover other qualified accounts to the NDPERS 457 deferred compensation plan.

ROLLOVER/TRANSFER FORM

- Other eligible plans include: 401(a), 401(k), 403(b), IRA's and Federal Employees Retirement System (FERS).
- Eligible plans listed on SFN 50177 form.

 Each rollover/transfer requires a separate form to name the rollover provider.

ROLLOVER/TRANSFER FORM

- Form may be submitted at any time.
- Rollover/Transfers are not taxable events.
- Requires PERS authorized signature.
- PERS will forward form to the Provider Company for rollover/transfer processing.

- EXPEDITED 457 DEFERRED COMPENSATION PLAN and PEP ENROLLMENT form SFN 54362.
- To encourage employees to participate in the deferred compensation plan in order to begin immediate vesting in the employer's contribution to the defined benefit retirement plan under the Portability Enhancement Provision (PEP).
- Applies only to employers that participate in the both the NDPERS defined benefit retirement plan and the PERS 457 deferred compensation plan

- Applies to all new employees hired effective July 1, 2005.
- Employees of Judges Retirement Plan, Highway Patrol Retirement Plan or Defined Contribution Retirement Plan are not eligible for PEP vesting; therefore, not required to complete the form.
- Form will be included in New Hire kit.
- Form must be completed and returned to NDPERS.

- PERS will return an authorized copy to payroll to indicate the amount and effective date for the payroll deduction.
- Contributions will be invested in the Companion Plan administered by Fidelity Investments.
- A bi-weekly or bi-monthly contribution will be \$12.50 each pay period.

Contributions are remitted to PERS with 457
 Plan transmittal of contributions.

- PERS will automatically credit the employee's PERS member account with the vested employer contributions (PEP) for which the employee is eligible according to the "vesting" schedule.
- The PEP vesting schedule is based upon PERS employment service credit. The vesting schedule is provided on the back of the form.

- Employees may suspend or increase the contribution, or change the Provider company at any time by completing SFN 3803.
- The employee may "waive" participation in the Deferred Compensation Plan by completing Part A and Part D of the Expedited Enrollment form.
- If participation is waived, employees will still have option to enroll in the Deferred Compensation Plan and participate in PEP at any time.

SFN 3803 - Section 5

 I authorize my employer to reduce my salary for the pay period beginning on ------

- Enter the date the pay period begins
 - Not the date the employee will be paid
 - The form must be signed and dated (section 6) by the employee the month prior to the date indicated in section 5

Deferred Compensation (457 Plan) Investment Options

NDPERS Payroll Conference 2005 Bryan Reinhardt

Providers

- NDPERS Companion Plan (Fidelity)
- American Trust Center
- AXA Equitable
- Bank of ND
- Chase Insurance
- Hartford Life
- ING Financial Advisors
- Jackson National Life
- Nationwide Life
- Sunset Life
- Symetra Life
- VALIC
- Waddell & Reed Financial Services

Investment Options Booklet

- Lists 457 Plan Providers
- Lists Investments For Each Provider
- Lists Latest Investment Net Returns
- Lists Provider Contacts

NDPERS Web Site

Home Page for NDPERS - North Dakota Public Employees Retirement System

www.discovernd.com/ndpers

NDPERS Companion Plan

 Provider and Funds Are Selected and Approved by NDPERS Board

Fidelity (7/1/2004)

Investment Funds

NDPERS 401(a) Defined Contribution Plan & 457 Companion Plan - Fidelity

INITIAL OFFERING:

Fidelity Equity-Income	Fidelity Spartan US Equity Index Fidelity Dividend Growth	Fidelity Growth Company Fidelity Blue Chip Growth	LARGE
Mutual Shares A	Dreyfus Mid Cap Index Fidelity Spartan Ext Mkt Index	Fidelity Mid Cap Stock	MEDIUM
PIMCO Small Cap Value	Dreyfus Small Cap Index	MSIF Small Co Growth B	SMALL
VALUE	BLEND	GROWTH	SMALL

BALANCED FUND: Fidelity Puritan Fund

INCOME FUNDS: Fidelity Managed Income Portfolio

BOND FUNDS: PIMCO Total Return Bond Fund

INTERNATIONAL FUNDS: Fidelity Diversified International (Blend Bias)

LIFESTYLE FUNDS: Fidelity Freedom Income

Fidelity Freedom 2000 Fidelity Freedom 2015 Fidelity Freedom 2030 Fidelity Freedom 2020 Fidelity Freedom 2035 Fidelity Freedom 2010 Fidelity Freedom 2025 Fidelity Freedom 2040

Investment Report – Companion Plan

- Quarterly
- Fund Performance / Statistics
- Benchmarks
- Peers

NDPERS Web Site

Home Page for NDPERS - North Dakota Public Employees Retirement System

www.discovernd.com/ndpers

Fidelity Web Site

www.fidelity.com/atwork

http://testdrive.fidelity.com/nb/login.html?1

Questions

MANDATORY PARTICIPATION REQUIREMENTS

- Work 20 hours per week for 20 weeks of the year
- At least 18 years of age
- Filling a permanent, regularly funded position
- Position is not limited in duration

Insurance Updates

NDPERS Payroll Conference 2005

Cheryle Masset - NDPERS

Onalee Sellheim - BCBSND

Health Insurance - Plan Design July 1, 2005 - June 30, 2007

- \$1000 Formulary coinsurance maximum
 - Per person
 - Per benefit period
- Paid at 100% after \$1000 coinsurance is met

Health Insurance - Mail Order Prescription Drugs

- PrimeMail will be the Mail Order carrier
- PrimeMail website is www.myrxhealth.com
- PrimeMail by Phone 877-357-7463
 - -Why should I do PrimeMail

Convenience

Quality

Privacy

Safety

Health Insurance - Account RX

- Member Rebate Account
- How does the program work
 - Frequently asked questions available on NDPERS website
- When is it available
- Contact BCBSND service unit for additional questions

Health Insurance - EPO Update

- Enrollment from May 23 to June 24, 2005
- Coverage effective July 1, 2005 through June 30, 2006
- Two new providers
 - PrimeCare health group
 - Medcenter One, Inc.

Health Insurance - Adverse selection requirements

- Applies only to Political Subdivisions
 - County
 - City
 - School Districts
- Annual audit (occurs every October)
 - Applies to full-time employees only
 - Waiver of coverage
 - Coverage under a spouse's employer group
 - Medicare
 - Groups out of compliance

Health Insurance - Application

 All applications now require the Authorized Agent's initials upon review

Outdated applications will be returned

Outstanding Requirements for NDPERS Group Health Plan (SFN 53320)

- Authorized Agent <u>must review</u> applications
- Applications without a "qualifying event" will be returned to employer
- Cause and effect
 - Adjustments
 - Delayed coverage

Policy - enrollment forms outside of a "qualifying event"

- Applies to health, life, dental & vision
- NDPERS to be advised by appointing authority
 - Situation reviewed
 - Procedures put into place
- Filed with NDPERS executive director
- Upon review will be approved or denied

Health Insurance - Web Cast

- Updated with changes for the July 1, 2005
 through June 30, 2007 coverage period
- Utilize for new hires
- Available on NDPERS website at:
 - www/discovernd.com/ndpers
- Contact NDPERS office for CD copy

Health Insurance - COBRA

- Deferred retirees
 - Defer retirement benefit for 18 months during COBRA period
 - Need to apply at least 60 days in advance of COBRA ending
 - Application for retirement benefits due minimum of 30 days prior to disbursement

NDPERS Life Insurance

 NDPERS Board selected Prudential is the new life insurance carrier as of July 1, 2005

No change in enrollment/change forms

No change in filing procedures

NDPERS Life Insurance

Retirees

- As of July 1, 2005 will be assessed the "retiree" rate for basic life insurance
 - \$4.32 per month
- Rates are provided in the Retirement Kit
- May continue supplemental life insurance until age 65
- May continue basic life insurance for their lifetime

Employee Assistance Program

- Four providers are available
 - Medcenter One, Inc.
 - Village Employee Assistance Program
 - PrimeCare health group
 - Deer Oaks Mental Health Associates

- Employers must select provider annually
 - Election due by June 14, 2005

New Employee Hire Kit SFN 54360

NDPERS Payroll Conference 2005

Pam Binder

New Hire Kit

- Created to assist in benefits enrollment for new hires.
- New Hire Forms Checklist for ease in communicating individual employer benefits.
- Kit is all inclusive.

New Hire Kit

- Formatted in the same layout as the other PERS Kits
 - Navigating the Kit
 - Checklist
 - Terms and Conditions
 - Forms

New Hire Kit

Benefits for New Employees:

- Retirement Plan
- NDPERS On-line Services
- Defined Contribution Plan
- Health Insurance Credit
- Deferred Compensation Plan
- Health Insurance
- Life Insurance
- Dental Insurance
- Vision Insurance
- Long-term Care Insurance
- FlexComp Plan

New Hire Kit Online

- New Kit will be available on-line
- Anticipated date 7/1/05
- Notification via PERSpectives Newsletter in July

Long Term Disability Kit SFN 53726

NDPERS Payroll Conference 2005 Sharmain Dschaak

Disability Kit

- Layout is similar to Kits already available
 - Navigating the Kit
 - Checklist
 - Terms and Conditions
 - Forms

Disability Kit

- Kit is all inclusive
- Materials and Forms for NDPERS Benefits:
 - Monthly Benefits
 - Application
 - Occupational Demands
 - Physician's Statement
 - Health Insurance
 - Life Insurance
 - Application for Waiver of Premium
 - Physician's Statement
 - Dental Insurance
 - Vision Insurance
 - Long-Term Care
 - Flexible Benefits

Website

- New Kit will be available on-line
- Anticipated date 7/1/05
- Notification via "PERSsonnel Updates" in July

Kits

- Summary of Kits that are or will be available
 - Retirement Kit SFN 53723
 - Deferred Retirement Kit SFN 53724
 - Refund/Rollover Kit SFN 53725
 - Long Term Disability Kit SFN 53726
 - Notice of Transfer Kits SFN 53728
 - New Hire Kit SFN 54360
- Termination due to death will continue to be tailored individually by NDPERS (No Kit)

Employer Reporting

NDPERS Payroll Conference 2005 Sharon Schiermeister

Why is this so important?

- Retirement benefits/account balance
- Taxation of benefits
- Insurance coverage
- Investment of deferred comp deductions
- PEP

The retirement reporting process

- Over 18,000 contributing members
- Over 350 employers
- Accounts updated monthly

Who is eligible?

- 20/20 rule
- 18 years old
- Permanent position, not of limited duration
- Mandatory participation

Special rules

- State elected & appointed officials
- Non-state elected officials
- Non-state appointed officials
- When in doubt.....call PERS!

Enrollment

- Retirement Membership Application
- Can not post contributions without it
- Faxes accepted
- Designation of Beneficiary can come later

How are contributions calculated?

- Contribution rates set in statute or by PERS board
- Wages & salaries defined in statute

Wages & Salaries

- Earnings reported on W-2
- Eligible employment
- Include salary reductions/deferrals

Wages & Salaries (cont'd)

- Include performance & profit-sharing bonuses
- Exclude fringe benefits
- Exclude recruitment and retention bonuses
- When in doubt....call PERS!!

Employer Payment Plan (SFN 52799)

- Paid by employee, after tax
- Paid by employee, before tax
- Paid by employer, before tax
- Complete new form if payment method changes

Contribution reporting

- Employers required to report and pay monthly
- Transmittals due 8th of each month
- Payment should match contribution calculation
- Payment of employee contribution
- Explain miscellaneous pay

Reference tools

- New hire kit
- Employer manual
- Personnel updates, quarterly
- Retirement Plan Handbook
- · Call us!

Questions???

Where do we go from here?

NDPERS Payroll Conference 2005 Sparb Collins

PERS Planning process

- Fall of 2005 develop ideas for benefit plans
- Winter of 2005/2006 develop legislation
- Spring of 2006 Submit legislation to Legislative Employee Benefits
 Committee

PERS Planning process

- Summer/Fall 2006 Legislative, technical and actuarial study of proposed legislation
- Winter 2006/2007 Legislation submitted to 60th legislative assembly for consideration

What Ideas Should We Consider?

- Retirement & Retiree Health Credit
- Health
- Flex
- Optional coverage's
 - Dental
 - Vision
 - LTC
 - Life
- EAP

Temporary/Part-time Employees

- Participation requirements clarified by the Attorney General's Office
 - Employees can not participate in the Defined Benefit Plan if they are actively contributing to another employersponsored pension fund
 - Means ANY other pension fund, public or private
- Additional language was added to the Agreement/Waiver of Participation for Optional Participants SFN 17627

MEDCENTER ONE EMPLOYEE ASSISTANCE PROGRAM

HISTORY OF MEDCENTER ONE EMPLOYEE ASSISTANCE PROGRAM

Began as an internal EAP in 1973.

 In October 1988, after 15 years of growth and development, we began to market to outside businesses, industries, and state government agencies.

Our mission

"is to optimize personal and professional wellness and productivity through identifying and resolving life concerns today."

"Building better lives, stronger businesses, and healthier communities."

LIFE AS WE KNOW IT

- § Fast paced
- § Demands to juggle work, family, school, extended family, etc.

§ Adds up to potential for stress.

- § In moderate doses, stress challenges us to learn and grow.
- An overload of stress may have a negative effect on our mood, family life, physical well-being, and work habits.
- § Chronic stress over time interferes with our body's ability to fight off illnesses. Insomnia, headaches, stomach problems, skin eruptions, and chronic colds/flu may be our body's way of telling us – too much.

"PRESENTEEISM"

- A workplace related word that is gaining attention.
- Defined as being present at work when too distracted, tired or ill to be effective.
- Symptoms of difficulty concentrating, working more slowly and repeating tasks, thus bogging down productivity.
- Triggered by high stress levels
- Has a significant impact upon productivity and a company's bottom line.

Types of Concerns for EAP

- Relationship Issues
- Depression, Anxiety
- Grief & Loss
- Emotional Stress/Trauma
- Parent/Child Conflict
- Work Place Stresses
- Substance Abuse
- Gambling Addiction
- Financial Concerns

EAP PACKAGE

- Fitness Testing available in Bismarck,
 Fargo, Dickinson and Fort Yates
- 1 hour free legal consultation
- Drug/Alcohol Assessments
- Presentations
- Money management services in a limited area

EAP PACKAGE

- monthly Supervisor and Employee newsletters newsletter – accessed either online at www. medcenterone.com - or hard copy
- Consultation for supervisors
 - Allows professional input on how to best proceed if have concerns, or have noted out of the ordinary behaviors, with an employee in relation to work performance.

Reasons to chose Medcenter One as your EAP provider:

- A statewide network
- Face to face services for mental health counseling sessions.
- 8 visits per problem, per year, per family member.
- If further assistance is needed beyond this limit the providers will give appropriate referrals and help explore payment options.

Reasons to chose Medcenter One as your EAP provider:

- No pre-approval needed from a main office: just tell the provider your company name, EAP name and presenting issue.
- Minimal paperwork
- Appointments are scheduled at your convenience.
- All visits are kept <u>CONFIDENTIAL</u>.
- Quarterly utilization reports provided.

MEDCENTER ONE EAP

Our mission is to optimize personal and professional wellness and productivity through identifying and resolving life concerns today.





June 8, 2005 Bismarck, ND



History of the St. Alexius Employee Assistance Program

- **Established in 1982**
- **Started as a service to employees of the Medical Center**
- *Now includes more than 700 public and private sector organizations
- *Strong history of service to North Dakota State agencies



Mission: Commitment to Excellence

- Quality Services
- Professionalism
- Respect for others
- Confidentiality



Philosophical Posture of the Program

- Importance of initial assessment process
- Build on the strengths of people
- Avoid focus on right or wrong issues
- Assist in search for solutions



Clinical Service Response

- Immediate emergency response 24 hours per day – 7 days per week
- Same day service for crisis circumstances
- Prompt response to request for clinical services
- ◆ 24 hours per day 7 days per week crisis line
- No waiting lists



Scope of Clinical Services

- Up to 8 sessions per assessed problem
- Available to employees and family members
- Services provided in a professional and confidential manner
- Type of counseling services



Enhancing Excellence in the North Dakota Workplace

- Supervisory Training & Staff Education
 Presentations
- Three times per year
- 10 locations throughout the state
- Courtesy of the Employee Assistance Program



Professional Consultation & Related Services

- Supervisory & Management Consultation
- Policy & Program Development
- Substance Abuse Services
- Mediation & Conflict Resolution
- Workplace Crisis Incident and Stress Debriefings



St. Alexius Employee Assistance Program Website

- www.st.alexiuseap.com
- Opportunities for contact with EAP staff
- Quality Newsletter Articles & Brochures
- Information on educational and training opportunities



Statewide and National Affiliate Clinical Services

- Established services in all 8 regions of North Dakota
- Qualified licensed professionals
- Broad based clinical training



Contact Information

Phone: 701-530-7195

Toll free: 1-800-327-7195

Fax: 701-530-7193

E-mail: pmillner@primecare.org

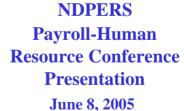




900 East Broadway

P.O. Box 5510

Bismarck, North Dakota 58506-5510





The Village Employee Assistance Program



Who is The Village?

The Village Family Service Center was founded over 100 years ago. Since its days as a safe refuge for children, the Village has helped thousands of children and families. It is a private non-profit human and social service agency. Over the years the Village has grown and expanded its programming to include Employee Assistance Program services.



Who is The Village?

The Village's Employee Assistance Program started in 1972 when a large North Dakota employer contacted the Village about providing counseling for its employees. A work-site based program was developed to help employers and their employees be more productive and healthier on the job. The program has grown and expanded in scope to include counseling services, wellness and educational programs.



Who is the Village?

Today the Village Employee Assistance Program provides high quality services to over 500 clients. We have offices throughout North Dakota in:

- Bismarck
- Fargo
- Grand Forks
- Jamestown
- Minot
- Devils Lake



Who is the Village?

The Village Employee
Assistance Program also has
affiliate providers throughout
the state.



Benefits for NDPERS Employees

Benefits for Employees:

- A Household Aggregate Model EAP—four sessions per household member, no household will have less than eight sessions.
- •Face-to-face Counseling for relationship issues, drug and alcohol issues, workplace issues and emotional health.
- Financial and Legal Counseling



Benefits for NDPERS Employees

- Wellness and Educational Programs
- **24/7 Crisis Counseling.**
- Highest standards of Confidentiality
- On-site Orientation to explain the EAP and how to use it.
- •Monthly Employee Newsletters to maintain presence in the workplace.



Benefits for Employers:

- Posters, Check Stuffers, and Orientation Materials to continually encourage use of services by employees.
- •Unlimited Access to Supervisor/Human Resource HelpLine.
- •Formal Referral Process to assist you in getting the right help for a troubled employee.



Benefits for NDPERS Employers

•Customized Employee and Management Training, which includes Trauma Response in the wake of a traumatic event.

- Supervisor orientation.
- Quarterly newsletters for Supervisors.
- •Drug-Free Workplace and DOT Resources including training, referral, and evaluation.





North Dakota Public Employees Retirement System Employers

State of North Dakota Employees'
Newest Choice for
Confidential, Comprehensive,
Employee Assistance Program
Benefit Services



Your New Choice



Advantages to making Deer Oaks your EAP choice.

- Experienced, National EAP Service with a Hometown Touch
- Doctoral level leadership
- Easily Accessible Statewide Network Coverage
- More comprehensive on-line offerings
- More comprehensive Work-Life, Legal and Financial Services
- Top quality service delivery tailored to your department's needs
- The most cost effective services, at the best value.



Easy Transition for Members to Deer Oaks EAP



Tranquil Transitions Program

- Available to all State employees and dependents currently receiving EAP care under another EAP vendor.
- May complete the counseling with the previous EAP provider for a period of 6 months, or to the completion of their full 1-6 visit model (whichever comes first).
- No additional cost to the employer group or employee/dependent.
- Deer Oaks will pay for these transition visits to ensure that the employee or dependent can experience tranquility during the transition to Deer Oaks as the new EAP provider.



Services tailored to your Department's needs

Deer Oaks MISSION Program



Meet with the HR department (or other designated lead) to discuss level of employee well-being, issues of concern, departmental needs, state of the supervisors

Initiate an assessment of the needs of the department

Suggest possible solutions

Surround employees and supervisors with information on how to access the EAP

Integrate the HR mission into the specific EAP inservices and interventions

Observe the employees' reactions to the interventions

Notify the HR Department of the results of the interventions



Ready Access 1-866-EAP-2400 eap@deeroaks.com



- Call or email the Deer Oaks Employee Assistance Program
- Speak with one of the trained counselors for telephonic consultation
- Make an appointment with a Deer Oaks EAP provider in your area
- Fully Handicapped Accessible
 - Website meets World Wide Web consortium access standards for the visually impaired
 - Federal Relay Service for Hearing Impaired
- Up to 6 prepaid visits, per problem, per person, per year



Deer Oaks Helps with the Full Range of Problems, Helping You Resolve:

- Stress and Anxiety
- Anger Management difficulties
- Substance Abuse
- Life stage Transitions for Families
- Depression
- Bereavement
- Illness/medical difficulties
- Financial Problems
- Legal Problems
- Other















Employee Wellness Seminars

- Building Self Esteem
- The Challenge of Change
- Healthy Communication Skills
- Adjusting to Retirement
- Financial Management
- Parenting and Child Development
- Stress Management
- Time Management
- Smoking Cessation







Deer Oaks Management Consultation Services

Human Resources Tool Kit and Supervise Supplement

- Timely HR articles for emails or newsletters
- Special resources for recognizing and rewarding employees
- Employer's Legal Handbook
- Monthly electronic "tips sheet and flyer"
- Work place support consultations
- Supervisor trainings
- Coordinated follow-up for supervisory referrals





LegalAssist

- National Network of Attorneys
- Free initial legal counseling sessions
- Free simple will
- Reduced-fee services if plan attorney retained
- Mediation
- Legal Document Review
- On-line legal forms
- Local Attorney availability for one hour presentation and Q&A twice a year.
- Monthly electronic articles on various legal topics



Frank about Finances

- Unlimited free credit counseling
- Free initial financial planning sessions (for example, college planning, budgeting, retirement and estate planning, home buying)
- Referrals for tax filing assistance
- Link to downloadable Tax Guide
- Online Personal Budget Templates
- Financial guidance quarterly newsletter



Matters of the Heart

- On line articles on the mind-body connect health education
- MD Matters: Local Physician availability twice a year for one hour Q&A regarding health and wellness



Extensive Childcare and Eldercare Resources

Assistance in finding licensed, regulated and inspected services where you need them, nationwide.



Parenting Tool Kit

- Assistance in connecting with helpful parenting resources
- Monthly electronic parenting article
- Parenting literature brochure information
- Unlimited telephonic consultation

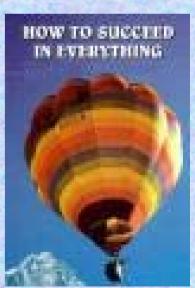




Personal Plan Programs

Addresses various areas of concern and personal development such as assertiveness, self-esteem, stress management

- Checklists
- Resources
- Articles





Deer Oaks Work-Life Services

Taking the High Road on Highways Program

- Drunk driving prevention
 - Deer Oaks will coordinate a free ride home from a location (for example, a private party, bar, restaurant, work-site) if a participant is impaired by alcohol or drugs
 - Participant calls a cab and Deer Oaks will reimburse the cab fee.
 - Simple and confidential.





North Dakota Public Employees Retirement System
Employers

Deer Oaks EAP Services A Resource You Can Trust

PeopleSoft Benefits Administration

NDPERS Payroll Conference 2005 Sharon Schiermeister

What we will cover

- Overview of the BenAdmin Process
- Things we have learned
- Future direction
- Upcoming events

BenAdmin starts with rules

- Eligibility rules
- Event rules
- Data integrity

How are events triggered?

- Job record
- Address change
- Manual event

Then what?

- Schedule/Prepare Activity
- Prepare Options
- Enrollment Statement
- Election Entry
- Validate/Finalize

Top 10 list of things we have learned...

- 10 Table set up errors
- 9 Defaults can cause benefits to be cancelled mysteriously
- 8 Helpful to pre-enter elections
- 7 Job change/out of sequence events flags are important
- 6 Steep learning curve

Top 10 list (cont'd)

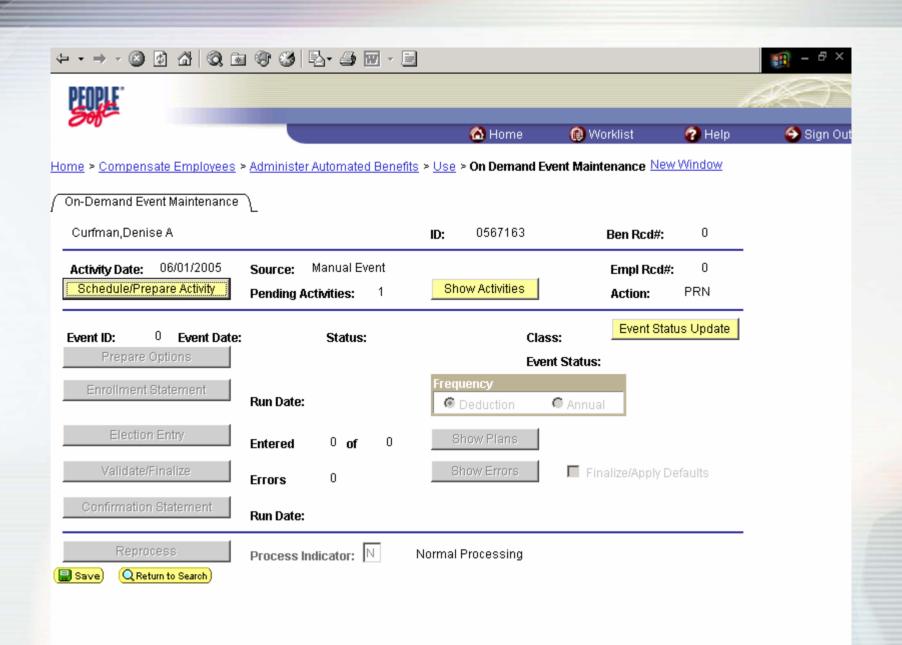
- 5 Too many steps
- 4 BenAdmin takes everything at face value
- 3 BenAdmin knows all, including when you close an event manually
- 2 Multiple Job Trigger Explosions are not terrorist events
- 1 BenAdmin is still our friend!

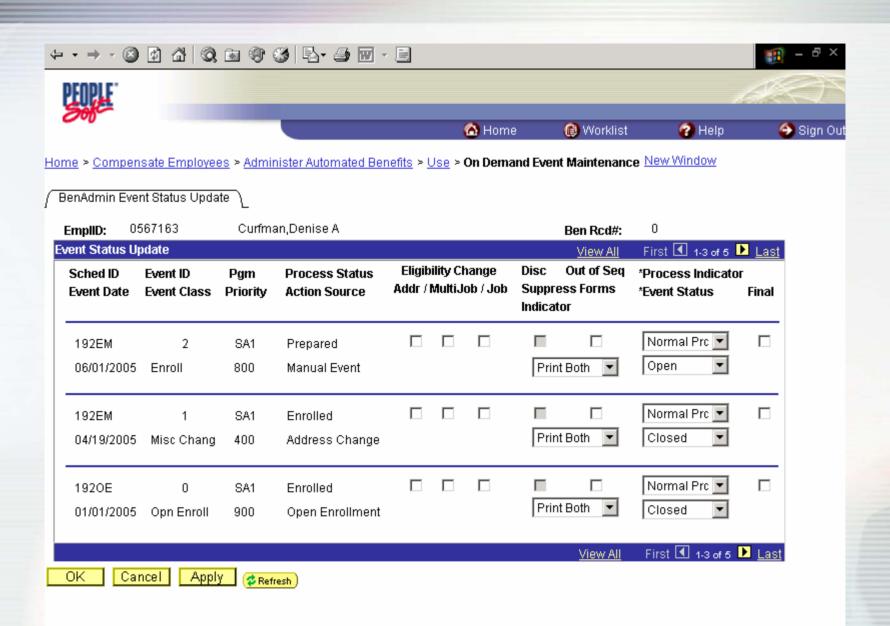
Solutions....

- Revise/condense user manuals
- Review defaults
- Pre-enter current elections for open enrollment
- Develop business process for out of sequence events

Solutions (cont'd)

- Continue to look for ways to streamline the process
- Offer more training
- On demand event maintenance
- Compensate Employees>Administer
 Automated Benefits>Use>On Demand
 Event Maintenance





What's next?

- Portal/E-Benefits December 2005
- Employee Self-Service Fall 2006

Upcoming Events

- New health, life and EAP rates
- EAP provider selections
- EPO enrollment

Questions, comments, feedback